

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Norfolk Division**

In re: PATRICIA P. BUNYAN, XXX-XX-9363

Chapter 13  
Case No.: 11-74536-SCS

Debtor

**ORDER CONFIRMING MODIFIED PLAN**

The Debtor's plan filed on October 28, 2011, as modified by a "modification" filed on January 22, 2013, having been transmitted to his/her creditors; and it having been determined after notice and a hearing that:

- (1) the plan complies with the provisions of this chapter and with other applicable provisions of this title;
- (2) any fee, charge, or amount required under 28 U.S.C. Chapter 123 or by the plan, to be paid before confirmation, has been paid;
- (3) the plan has been proposed in good faith and not by any means forbidden by law;
- (4) the value, as of the effective date of the plan, of property to be distributed under the plan on account of each allowed unsecured claim is not less the amount that would be paid on such claim if the estate of the debtor is liquidated under 11 U.S.C. Chapter 7 on such date;
- (5) with respect to each allowed secured claim provided for by the plan --
  - (A) the holder of such claim has accepted the plan;
  - (B) (i) the plan provides that the holder of such claim retain the lien securing such claim; and
  - (B) (ii) the value, as of the effective date of the plan, of property to be distributed under the plan on account of such claim is not less than the allowed amount of such claim; or
  - (C) the debtor surrenders the property securing such claim to such holder, and
- (6) the debtor will be able to make all payments under the plan and to comply with the plan;

**It is ORDERED that:**

1. The Debtor's plan as modified be and it is hereby confirmed, and any Order Allowing Claims heretofore entered in this case is hereby amended to include any claims added or supplemented by this plan.
2. **On, November 10, 2011 and each month thereafter until further order, TIDEWATER FINANCE the employer of the debtor, shall deduct from the wages, salary, or commissions of the debtor and pay,**

\$385.00 FOR 7 MONTHS STARTING NOV 2011 (ALREADY PAID), THEN  
\$0.00 FOR 3 MONTHS STARTING JUN 2012 (ALREADY PAID), THEN  
\$385.00 FOR 6 MONTHS STARTING SEP 2012 (ALREADY PAID), THEN  
\$482.00 FOR 40 MONTHS STARTING MAR 2013, THEN  
\$1,637.00 FOR 1 MONTH STARTING JUL 2016, THEN  
\$482.00 FOR 3 MONTHS STARTING AUG 2016.

**TOTAL FUNDING \$27,368.00.**

**MAIL PAYMENTS ONLY TO:**

**Michael P. Cotter  
Chapter 13 Trustee  
PO Box 30  
Memphis, TN 38101-0030**

**It is further ORDERED that:**

All funds received by the Chapter 13 Trustee on or before the date of an order of the conversion or dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor or paid into the registry of the Court, at the discretion of the Trustee.

All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor within 30 days of receipt. Such refunds shall be mailed to the Debtor at their address of record.

Subsequent to entry of any order of dismissal or conversion, the Debtor shall not physically visit or appear at the Chapter 13 Trustee's office for any reason, without being accompanied by their attorney of record. This provision of this Order shall survive any subsequent order and the Court retains jurisdiction to enforce the terms of this provision of this Order.

The Debtor shall not sell, transfer, acquire, encumber, refinance, or enter into a loan modification for real or tangible personal property in excess of \$5,000.00 in value, without first sending to the Chapter 13 Trustee notice and a complete disclosure of the terms of the proposed sale, purchase, or refinance, affording the Trustee 30 days to request a hearing.

BY THE COURT

Dated: Mar 20 2013

/s/ Stephen C. St.John  
Judge

\* Include all names used by debtor within last 6 years.

March 21, 2013

Entered on Docket: \_\_\_\_\_

Michael P. Cotter  
Chapter 13 Standing Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

TIDEWATER FINANCE  
6520 INDIAN RIVER ROAD  
VIRGINIA BEACH, VA 23464

PATRICIA P. BUNYAN  
1104 JACKSON AVE  
CHESAPEAKE, VA 23324

STEVE C TAYLOR, ESQUIRE  
133 MT PLEASANT RD  
CHESAPEAKE, VA 23322

**Certificate of Notice** Page 3 of 4  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Patricia P. Bunyan  
Debtor

Case No. 11-74536-SCS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: justicet  
Form ID: pdforder

Page 1 of 2  
Total Noticed: 2

Date Rcvd: Mar 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2013.

db +Patricia P. Bunyan, 1104 Jackson Ave, Chesapeake, VA 23324-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
E-mail/PDF: TidewaterLegaleBN@twcs.com Mar 22 2013 03:16:27 Tidewater Finance,  
6520 Indian River Rd., Va. Beach, VA 23464

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

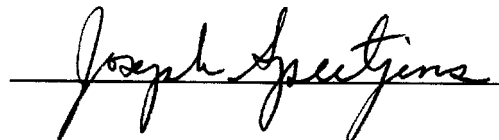
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2013

Signature:



District/off: 0422-8

User: justicet  
Form ID: pdforder

Page 2 of 2  
Total Noticed: 2

Date Rcvd: Mar 21, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2013 at the address(es) listed below:

Michael P. Cotter courtmail@mpcchl3.com  
Sara A. John on behalf of Creditor Americredit Financial Services, Inc. sara\_john@eppspc.com  
Stephen F. Relyea on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
HSI Asset Securitization Corporation Trust 2006 OPT4, Mortgage Pass-Through Certificates, Series  
2006-OPT4 Steve.Relyea@bww-law.com, bkvaecfupdates@bww-law.com  
Steve C. Taylor on behalf of Debtor Patricia Bunyan bankruptcyattorney@call54legal.com,  
bkparalegal@call54legal.com

TOTAL: 4